Whitewater partners James and Susan McDougal, independent counsel Kenneth Starr has received new evidence in his probe of the discovery of Rose Law Firm billing records in the White House last summer. Sources close to the inquiry told Newsweek's Michael Isikoff that FBI experts have identified Mrs. Clinton's fingerprints on the documents. The records, detailing her work for McDougal's Madison thrift, were subpoenaed in 1994 but not turned over until this January.

The documents include computer printouts and photocopied pages made during the '92 campaign. They were removed from the Rose firm in '92 by the late Vince Foster. Mrs. Clinton has said she had "no idea" the papers were in the White House. Her lawyer David Kendall later said "it is possible" Mrs. Clinton was shown the records in '92, but 'she does not recall." Kendall now says the fingerprint discovery is "not surprising." At the least, the findings show Mrs. Clinton reviewed the records in '92, undercutting her claim she couldn't recall many of the mid-'80s meetings they cover. And, says one source, they could be "critical" in building a potential obstruction-of-justice case against her. Starr's office declined to comment on the FBI finding, but Newsweek has learned the prosecutor is intensifying his inquiry. In recent weeks, Mrs. Clinton's chief of staff, Maggie Williams, and close friend Susan Thomases have been recalled by a grand jury for further questioning about the records.

MEDICAL SAVINGS ACCOUNTS, THE EPITOME OF HEALTH CARE REFORM

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois [Mr. LIPINSKI] is recognized for 5 minutes.

Mr. LIPINSKI. Mr. Speaker, I rise tonight to say a few words about our health care system. The current debate over changing our system seems to have fallen victim to partisan political posturing. That is unfortunate.

Three years ago, along with a dozen of my Democratic colleagues, I cosponsored legislation to create medical savings accounts, most commonly known as MSA's. Today, I am still a Democrat, and I am still a supporter of MSA's.

MSA's are an idea whose goal is to re-introduce the consumers' best interests into the health care market place. Clearly, consumers' needs are not being met. For instance, when was the last time a mammogram sale was advertised?

We see advertisements concerning sales on eye check-ups, eyeglasses, and frames—we even receive mailings on teeth cleanings and annual dental exams. So what is the difference?

Typically, an individual's health care expenses are paid for by their insurance policy, so there is never a thought about finding premium care at low costs. Why? Because people are spending the insurance company's money, not their own.

But when it comes to spending money on eyeglasses or for a dentist—money that typically comes right out of one's own pocketbook—cost, service, and quality suddenly become important. In fact, due to cost effective shop-

ping, spending for those industries was relatively flat during the years health care costs were soaring.

MSA's would encourage the same kind of consumer response for health care. By forcing doctors and hospitals to compete for patients who are concerned about quality and cost, health care spending will slow down. Ultimately, this competition will lead to sales on important services, such as mammograms.

Likewise, MSA's will provide a real incentive to shop around for the best values and alternatives when non-emergency treatment is needed. The incentive? Consumers will keep the money they save.

Critics of MSA's claim that this incentive will lead healthy people to choose MSA's, leaving sick people in a separate, and therefore, more expensive health insurance pool. But while many healthy people will choose to save money, the sick will also choose MSA's because their out-of-pocket costs will be less.

Moreover, during recent health care debates, a rallying cry on both sides of the aisle was choice. MSA's provide that choice for consumers, and that is exactly what MSA's are about.

And what is wrong with giving a break to people who take care of themselves, exercise regularly, watch what they eat and drink, and don't smoke? Don't they deserve something for their efforts?

We as a society are already subsidizing those who abuse drugs and alcohol and are severely overweight. According to one recent study, one out of every four welfare mothers uses illegal drugs or drinks excessively. In addition, it is documented that Medicaid recipients use prescription drugs 2.2 times as much, see their doctors 3.6 times more, and visit the hospital 4.5 times as often as those who have their own insurance.

So I ask again, what is wrong with giving people a break for taking care of themselves?

There are additional reasons that MSA's are good for the consumer. MSA's will reduce administrative overhead as small bills will be settled and paid directly between provider and consumer. They will also increase the record low savings rate of Americans. Lastly, since MSA's provide an incentive to stay healthy, preventive medicine will be encouraged.

These are the reasons I support the MSA concept when I first heard about it, and these are the reasons I support MSA's today.

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But there is an additional and very powerful reason why I still support MSAs. They are clearly successful where they are being offered, in spite of Congress' failure to act on the needed changes in the Tax Code.

So I say to my colleagues, as we prepare to reconcile the House and Senate health reform bills, include MSAs in any health insurance reform measure

that will come out of Congress this year, because MSAs will cut costs, provide choice, promote healthy lives and save money for the consumers. Is that not what the epitome of reform is?

MILITARY PREPAREDNESS

The SPEAKER pro tempore (Mr. GUTKNECHT). Under a previous order of the House, the gentleman from California [Mr. HUNTER] is recognized for 5 minutes.

Mr. HUNTER. Mr. Speaker, I have here in my hands a Marine ammo pouch. This is the type of a pouch that the Marine Corps infantryman uses to put his M-16 rounds of 5.56 millimeter rounds in for combat operations. This empty Marine ammo pouch represents yet another symbol, really, of the Clinton Defense budget coming apart at the seams.

Pursuant to conversations and briefings that we had with the Marine Corps and other services, when I asked as the chairman of the Procurement Subcommittee on National Security if they had enough ammunition to fight two regional conflicts, which is what we want our Marines and our Army to be able to fight, the Marines said candidly, no, Congressman, we do not. And we said, well, how short are you of ammunition? And they sent over a list of the ammunition that they were short; included in it is \$30 million in basic M-16 bullets. That is 96 million bullets that the Marine Corps infantrymen are short, should they have to fight two regional conflicts.

That means if we got into a fight in the Persian Gulf, like the one we had with Saddam Hussein, and then at the same time, we saw the North Koreans moving down the Korean Peninsula and we had to stop them with Marines, with soft bodies, those Marines would not have enough ammunition to do their job and protect themselves because this administration has come up millions of dollars short in ammunition.

Now, last week we had a hearing on safety, aviation safety, after the F-14s crashed. We had three F-14 crashes before the hearing, one right after the hearing. At the same time, we had three of the *Harrier* jump jets, those are vertical takeoff jets, that the Marines use. And the Marine aviation leaders told us that the Clinton administration does not intend to make the safety upgrades to 24 of those Marine *Harrier* jump jets. They further told us that those safety upgrades that they make the aircraft 40 percent safer for the pilot flying it.

Now, when you consider that about 30 percent of our *Harrier* jump jets have crashed, that is a pretty big safety margin and a penny-wise and pound-foolish move for the Clinton administration to make, to cut safety upgrade money out of the budget. But this is a result of these massive defense cuts that the Clinton administration is administering to the men and women who serve in the Armed Services.